Fill in this information to identify the case:	04/21/25 11:01:35 3	Desc Main
Debtor 1 Christopher M. Graney		
Debtor 2 (Spouse, if filing)		
United States Bankruptcy Court for the: EASTERN District of Pennsylvania (State)		
Case number 20-11233-amc		

Form 4100R

Response to Notice of Final Cure Payment

10/15

Name of creditor:	citizens Bank, N.A.		Court claim no. (if known) 2
Last 4 digits of any	number you use to identify the debtor's accou	nt: 7642	
Property address:	218 Pine Ridge Road		
	Number Street		
	Havertown, Pennsylvania 19083		
	City State ZIP Code		
art 2: Prepetitio	n Default Payments		
Check one:			
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Case 20-11233-amc Doc

Debtor 1

Jebior i	Christopher		у			Case	number (if known)20-11233-amc
Fii	rst Name	Middle Name	Last Name				
Part 4: Ite	emized Pa	yment I	History				
If the credit	or disagre	es in Par	t 2 that the prepeti	tion arreara	ne has heen	naid i	n full or states in Part 3 that the
debtor(s) ar	e not curr	ent with a	all postpetition pay	ments, inclu	ding all fees	, char	ges, expenses, escrow, and costs,
			mized payment his ate of this respons	•	ng the follow	ing a	mounts from the date of the
	nents recei	•	ate of this respons	· C .			
all fees,	costs, esc	row, and	l expenses assess ntends remain unp		ortgage; and		
		cultor co	nterius remain unp	aid.			
Part 5: Sig	gn Here						
The persor proof of cla	-	ing this	response must si	ign it. The i	response m	ust b	e filed as a supplement to the creditor's
Check the ap	opropriate b	ox::					
I am the	creditor.						
I am the	creditor's a	authorized	d agent.				
	-			-		s res	ponse is true and correct
	_	_	information, and				
	-	-	our title, if any, and on the proof of clair	-		-	phone number if different es.
							0.4/21/25
4							04/21/25
×		Andre	w M. Lubin			Date	
	Signature						
Print	Andrew M	I. Lubin				Title	Attorney for creditor
	First Name		Middle Name	Last Name			
Company	McCabe,	Weisberg	& Conway,LLC				
Company							
If different from the notice address listed on the proof of claim to which this response applies:							
Address	1420 Wal	nut Street	, Suite 1501				
7 .uu. 000	Number		Street				
	Philadelp	nia, PA 19	102				
	City			State	ZIP Code		
Contact phone	(_215)	790	010			Email	ecfmail@mwc-law.com

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UNITED STATES BANKRUPTCY COURT FOR THE EASTERN DISTRICT OF PENNSYLVANIA

In re: Christopher M. Graney

Debtor(s)

Citizens Bank, N.A., or its Successor or Assignee

Movant

VS.

SCOTT F. WATERMAN (Chapter 13), Trustee Christopher M. Graney

Respondent(s)

Chapter 13 Bankruptcy No. 20-11233-amc

<u>CERTIFICATION OF SERVICE OF RESPONSE TO NOTICE OF FINAL CURE PAYMENT</u>

I, Andrew M. Lubin, attorney for Citizens Bank, N.A., hereby certify that I served a true and correct copy of the foregoing Response to Notice of Final Cure Payment, by United States Mail, first class, postage prepaid, and/or electronic means, upon the following:

Date Served: 04/21/25

Christopher M. Graney 218 Pine Ridge Road Havertown, Pennsylvania 19083 MICHAEL A. CIBIK Cibik Law, P.C. 1500 Walnut Street Suite 900 Philadelphia, PA 19102 Attorney for Debtor SCOTT F. WATERMAN (Chapter 13) Chapter 13 Trustee 2901 St. Lawrence Ave. Suite 100 Reading, Pennsylvania 19606 Trustee

Office of the U.S. Trustee Robert N.C. Nix Federal Building Suite 320 Philadelphia, PA 19107

/s/ Andrew M. Lubin

MARISA MYERS COHEN, ESQUIRE ID #87830 ANDREW M. LUBIN, ESQUIRE ID # 54297 Attorney for Citizens Bank, N.A. 1420 Walnut Street, Suite 1501 Philadelphia, PA 19102

Telephone: (215) 790-1010 Facsimile: (215) 790-1274 Email: ecfmail@mwc-law.com